

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) An insurance design service providing system comprising:
an arbitrary communication network;
a plurality of nodes connected to the arbitrary communication network; and
a server apparatus configured to output information relating to an insurance product ~~meeting condition~~ on a basis of ~~[[the]]~~ a condition input from any of the nodes connected to the arbitrary communication network,
wherein the nodes are each configured to,
download an insurance fee calculation module, a data storage calling module
and a graph drawing module from the server apparatus via the arbitrary
communication network,
~~the nodes execute the insurance fee calculation module in order to input the~~
~~condition relating to the insurance product by providing an input screen, and to~~
calculate an insurance fee, using the insurance fee calculation module, on the basis of
the input condition entered by a user via an input screen and relating to the insurance
product and display the insurance fee,
~~the nodes execute the data storage calling module when calculating the~~
~~insurance fee to communicate,~~ using the data storage calling module when calculating
the insurance fee, with a database management module executed by the server
apparatus,
~~and to input~~ obtain stored data ~~which is obtained by~~ from a database using the
database management module ~~by accessing to a database,~~
~~and display the stored data on the input screen in a state correctable for a~~
modifiable by the user,

~~the nodes in accordance with an instruction of the user execute the graph drawing module to display, in response to an instruction of the user to execute the graph drawing module,~~ a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition, and

~~the nodes in accordance with an instruction of the user output to the server apparatus, in response to an instruction of the user, a request for calculating of to calculate~~ a surrender value ~~to the server apparatus;[[, and]]~~

wherein the server apparatus ~~executes~~ is further configured to execute a surrender value calculation module in accordance with the request to calculate the surrender value and to notify a result to the nodes.

2. (Currently Amended) The insurance design service providing system according to claim 1, wherein

the nodes are further configured to download a handling definition module from the server apparatus to check whether or not the condition concerning the insurance product ~~[[are]]~~ is contrary to a predetermined law and order or regulation, and to display a result of the check.

3. (Currently Amended) The insurance design service providing system according to claim 2, wherein

said server apparatus ~~performs~~ is further configured to perform, with respect to the insurance product based on said inputted condition, at least one ~~of processes~~ process of examining whether said insurance product meets prescribed regulations, calculating an insurance fee, extracting contents of a guarantee, calculating the surrender value, detecting

information regarding accounting processing, and making a comparison to other insurance products.

4. (Currently Amended) The insurance design service providing system according to claim 2, wherein

said server apparatus ~~transmits~~ is further configured to transmit the graph drawing module to said nodes so as to graphically display information on the result of each performed process at said nodes.

5. (Previously Presented) The insurance design service providing system according to claim 2, wherein said insurance product is life insurance.

6. (Currently Amended) The insurance design service providing system according to claim 5, wherein

[[any]] each of said plurality of nodes ~~inputs~~ is configured to input prescribed conditions relating to a design of the life insurance into said server apparatus.

7. (Currently Amended) The insurance design service providing system according to claim 6, wherein said server apparatus ~~outputs~~ is further configured to output information relating to the life insurance meeting said inputted conditions.

8. (Currently Amended) The insurance design service providing system according to claim 7, wherein

said prescribed conditions relating to the design of said life insurance include at least one of ~~conditions pertaining to~~ an age of a policyholder, gender ~~thereof~~ of the policyholder, a

family composition ~~thereof~~ of the policyholder, a clinical history ~~thereof~~ of the policyholder, a classification of insurance, a type of insurance, a payment method of the insurance fee, a term insured, a period of payment of the insurance fee, and contents of a guarantee including an amount insured.

9. (Currently Amended) ~~[[The]]~~ An insurance design service providing ~~apparatus~~ system including comprising:

a server apparatus connected to an arbitrary communication network to which a plurality of nodes are connected, said server apparatus comprising₁~~[[;]]~~

outputting means for outputting information relating to an insurance product ~~meeting condition~~ on a basis of ~~[[the]]~~ a condition input from any of the nodes connected to the arbitrary communication network₁~~[[;]]~~ and

executing means for executing a surrender value calculation module₂~~[[,]]~~
wherein the nodes each comprise₃

downloading means for downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus via the arbitrary communication network,

executing means for executing the insurance fee calculation module to ~~input the condition relating to the insurance product by providing an input screen, and to calculate an insurance fee on the basis of the input condition~~ entered by a user via an input screen and relating to the insurance product ~~and display the insurance fee,~~

executing means for executing the data storage calling module when calculating the insurance fee to communicate with a database management module executed by the server apparatus, ~~[[and]]~~ to ~~[[input]]~~ obtain stored data ~~which is obtained from a database~~ [[by]] using the database management module by accessing

~~to a database,~~ and to display the stored data on the input screen in a state correctable
~~for a~~ modifiable by the user,

executing means for executing in accordance with an instruction of the user
the graph drawing module to display a graph showing transition of at least one of the
insurance fee and a guarantee fee according to the input condition, and

outputting means for ~~outputting~~ sending to the server apparatus in accordance
with an instruction of the user a request ~~for calculating of~~ to calculate a surrender
value; ~~to the server apparatus, and~~

wherein the executing means of the server apparatus executes ~~[[the]]~~ a surrender value
calculation module in accordance with the request to calculate the surrender value and ~~notify~~
notifies a result to the nodes.

10. (Currently Amended) The insurance design service providing ~~apparatus~~ system
according to claim 9, wherein

the downloading means of the nodes downloads a handling definition module from
the server apparatus to check whether or not the condition concerning the insurance product
~~[[are]]~~ is contrary to a predetermined law and order or regulation, and to display a result of
the check.

11. (Currently Amended) The insurance design service providing ~~apparatus~~ system
according to claim 10, wherein

the nodes further comprise generating means for generating insurance specification
information on the nodes.

12. (Currently Amended) The insurance design service providing apparatus system according to claim 11, wherein

said server apparatus further comprises performing means for performing, with respect to the insurance product[[,]] and based on said inputted condition, at least one process of ~~processes~~ of examining whether said insurance product meets prescribed regulations, calculating an insurance fee, extracting contents of a guarantee, calculating the surrender value, detecting information regarding accounting processing, and making a comparison to other insurance products.

13. (Currently Amended) The insurance design service providing apparatus system according to claim 12, wherein

the performing means outputs ~~information on~~ the results of the at least one of the ~~processes~~ process.

14. (Currently Amended) The insurance design service providing apparatus system according to claim 13, wherein

the server apparatus further comprises transmission means for transmitting the graph drawing module to the nodes for displaying information on the results of the at least one of the ~~processes~~ process.

15. (Currently Amended) The insurance design service providing apparatus system according to claim 14, wherein

said transmission means causes the nodes to graphically display information about the results of said at least one of the ~~processes on the nodes~~ process.

16. (Currently Amended) The insurance design service providing apparatus system according to claim 11, further including:

database means for storing prescribed conditions relating to a design of the insurance product inputted from said nodes.

17. (Currently Amended) The insurance design service providing apparatus system according to claim 16, wherein

said insurance product is life insurance.

18. (Currently Amended) The insurance design service providing apparatus system to according to claim 17, wherein

the server apparatus further comprises receiving means for receiving the prescribed conditions relating to the design of the life insurance from said nodes.

19. (Currently Amended) The insurance design service providing apparatus system according to claim 18, wherein

said outputting means of the server apparatus outputs information relating to the life insurance meeting said received conditions.

20. (Currently Amended) The insurance design service providing apparatus system according to claim 19, wherein

said prescribed conditions relating to the design of said life insurance include at least one of ~~conditions pertaining to~~ an age of a policyholder, gender thereof of the policyholder, a family composition thereof of the policyholder, a clinical history thereof of the policyholder, a classification of insurance, a type of insurance, a payment method of the insurance fee, a

term insured, a period of payment of the insurance fee, and contents of a guarantee including an amount insured.

21. (Currently Amended) An insurance design service providing method comprising:
connecting a server apparatus to a communication network accessible to a user as a web site, wherein a plurality of nodes ~~[[is]]~~ are connected to said communication network and said server apparatus outputs information relating to an insurance product ~~meeting condition~~ on a basis of ~~[[the]]~~ a condition input from any of the nodes connected to the communication network;

downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus to the nodes;

executing, using one of the nodes, the insurance fee calculation module ~~by the nodes~~ to ~~input the condition relating to the insurance product by providing an input screen,~~ and to calculate an insurance fee on the basis of the input condition entered by a user via an input screen and relating to the insurance policy, and to display the insurance fee;

executing the data storage calling module ~~by the nodes~~ when calculating the insurance fee, using one of the nodes, to communicate with a database management module executed by the server apparatus, ~~[[and]]~~ to ~~[[input]]~~ obtain stored data ~~which is obtained by from a database using the database management module,~~ ~~by accessing to a database~~ and to display the stored data on the input screen in a state ~~correctable for a~~ modifiable by the user;

executing, using one of the nodes, the graph drawing module ~~by the nodes~~ in accordance with an instruction of the user to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition;

outputting a request ~~for calculating~~ to calculate a surrender value from the nodes to the server apparatus in accordance with an instruction of the user; and

~~executing, using the server apparatus,~~ a surrender value calculation module ~~by the server apparatus~~ in accordance with the request to calculate the surrender value and to notify a result to the nodes.

22. (Currently Amended) The insurance design service providing method according to claim 21, wherein:

said server apparatus transmits to at least one of the nodes the calculation module, the data storage calling module and the graph drawing module, ~~which are relating to the design of said insurance product,~~ when said web site is accessed from the at least one of the nodes;

said server apparatus outputs information relating to the insurance product meeting said inputted condition; and

said at least one of the nodes outputs insurance information by executing the calculation module, the data storage calling module and the graph drawing module based on said information output from the server apparatus.

23. (Currently Amended) The insurance design service providing method according to claim 22, wherein

said insurance product is life insurance; and

desired information relating to the life insurance meeting said condition includes at least one of information items about whether said life insurance meets prescribed regulations, information about the insurance fee, information about contents of a guarantee, information about the surrender value, ~~[[and]]~~ information about an accounting processing, and information about a result of comparing at least one of said information items to other life insurance products.

24. (Currently Amended) The insurance design service providing method according to claim 22, wherein

said insurance is life insurance; and

said condition relating to the design of said life insurance includes at least one of ~~conditions pertaining to~~ an age of a policyholder, gender ~~thereof~~ of the policyholder, a family composition ~~thereof~~ of the policyholder, a clinical history ~~thereof~~ of the policyholder, a classification of insurance, a type of insurance, a payment method of the insurance fee, a term insured, a period of payment of the insurance fee, and contents of a guarantee including an amount insured.